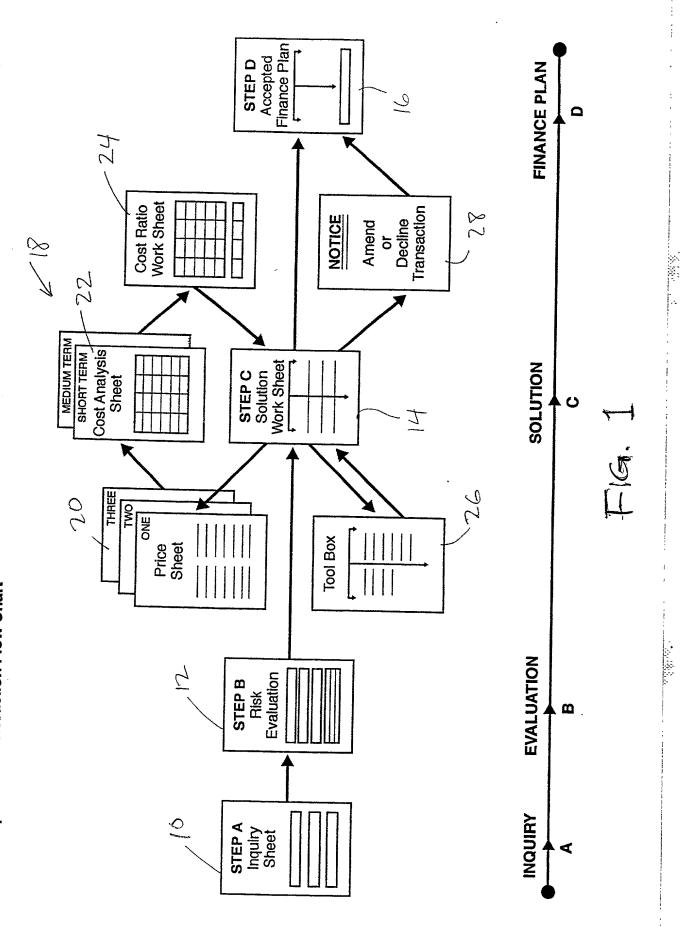
TRADE-T-SYSTEM®M Four Step Virtual Transaction Flow Chart





## TRADE-T-SYSTEM<sup>SM</sup> Transaction Inquiry Sheet

Step A

Time /0:00 am
Date 3/16/00

IDENTITY	Exporter/Custome	r Core System	s, Inc.
	Address	•	Suite
	City Mounta	ein View	State_CA Zip
	Phone	Fax	E-mail
	Contact David	L Janssen Transacti	ion No. OO!
VALUES	Years in Business.	Years in E	xporting 8
	Total Gross Sales	\$ 3 million Do	omestic 10% International 90%
			International 35%
	2		Last Year \$ 500,000
		Quarter \$	
State of the state			
TRANSACTION	Importer/Buyer	Oil Company	
	City Moscol	State	Zip Country Russia
Property of the second	1		
'and	8		
	Transaction Amt \$	3 multion US incoterms_	FOB-SFO
form form	No. of Shipments_	1-\$ 2-\$	3-\$
112	Description of Goods/Services core analysis equipment US Content 90%		
E E E E E E E E E E E E E E E E E E E	ì	anufacture/Procure) 18 mo. Es	_
um in		<b>.</b>	io Proforma Invoice: Yes/No
PAYMENT	-	Cash in Advance	
	SHORT TERM	🔀 Letter of Credit: Sight Usan	·
		issue Bank Moscow	Bank
		Amount \$	Currency
		Confirmed: Yes/No	
		Additional Terms	
		Documentary Collection: S	ight Draft/Time Draft
		☐ Open Account	Days
		Credit Insurance: Yes/No	Factored: Yes/No
	MEDIUM TERM		
FINANCE	Pre-Export Need	\$	No. of Davs
		\$	



## TRADE-T-SYSTEM<sup>SM</sup> Risk Evaluation Sheet

ı		

Transaction Amt \$	
No. of Shipments	
Transaction No.	001

	PRE-EXPORT	<del></del>	F	POST-EXPORT	
1. TRANSACTION	Sales contract 18 mo. to ship		FOB Certi	- SFO ficate of spection	7
2. PAYMENT		-	Lette (s	er of Credit sight)	
3. FINANCE					
EXPORT CREDIT RISK	S: PERFORMANCE	SHIPN	ENT	PAYMENT	
Performance Risk Notes:	Experience with p In business 8 yea Export for 8 yea	product rs ers			
Shipment Risk Notes:	FOB San Francis Certificate of Ins	co Airpe spection	ort (S.	FO) red	
Payment Risk Notes:	Letter of Credit				

1 No. and 3 to 1 1 No. and 1 1 No. and 1 No. 1 No. and 1 No. 1 No.

14a TRADE-T-SYSTEMSM Transaction Amt \$ /, 000, 000 Step C **Solution Work Sheet** No. of Shipments \_\_\_\_\_ Transaction No. **PRE-EXPORT POST-EXPORT** Purchase Order Date: Final Payment Date: − No. Days 🛴 Time ─ No. Days <u>/</u>\_\_-Total Days: Incoterms Title Line\* Tools: WCGP (Ex-im, SBA, Amt. \$ \_\_\_\_\_\_ Disburse Rate\_\_\_% State) Structural Structural Costs Total Costs: Transaction Transaction Costs Total Costs: **Total Cost** Loan Amt \$ Loan Amt \$\_ Ratio:\_\_\_\_% SHIPMENT DATE FINAL RISK ASSESSMENT Performance: Shipment: Payment: \* Title Line: OWNED \_\_\_\_\_ NON-OWNED \_\_\_\_

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T.

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## TRADE-T-SYSTEM<sup>SM</sup> Financial Tool Box

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PRE-EXPORT		POST-EXPORT	-
WORKING CAPITAL	CODE	SHORT TERM	CODE
Cash in Advance	CIA	Cash In Advance	CIA
Government-Sponsored Programs • Ex-Im Bank WCGP • SBA EWCP	EXB SBA	Letters of Credit • Sight • Usance	LOC
State Guarantee Plans     Trading Company	SGP	Documentary Collection • Sight Draft • Time Draft	DOC
		Open Account International	OAT
		Credit Insurance	SCI
		Factoring • Factoring Guarantee	FTR FTG
		MEDIUM TERM	
		International Credit Insurance	MCI
		Ex-Im Bank Payment Guarantees	EPG
		Standby Letter of Credit	SBL
		Forfaiting	MTF
		Leasing	LSG
	4	7	
	SHIPMEN	IT DATE	

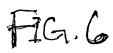
20a

## TRADE-T-SYSTEM<sup>SM</sup> Tool Box Price Sheet

PAGE O	NE .
Date	
Updated	

Exporter/Customer		
-------------------	--	--

PRE-EXPORT TOOLS	STRUCTURAL PRICE	TRANSACTION PRICE	LENDER REVENUE
FEDERAL PROGRAMS	\$	\$	\$
Ex-Im Bank WCGP			
Application Fee			
Guarantee Fee - Initial			
Guarantee Fee - Second Term			
SBA EWCP			
Application Fee			
Application Fee Guarantee Fee - Initial			
Guarantee Fee - Second Term			
STATE PROGRAMS			
1. State:			
Application Fee			
Guarantee Fee - Initial			<del></del>
Guarantee Fee - Second Term			
2. State:			
Application Fee			
Guarantee Fee - Initial			
Guarantee Fee - Second Term			
TRADING COMPANIES			
1			····
2	1		
3			



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## TRADE-T-SYSTEM<sup>SM</sup> Tool Box Price Sheet

(Continued)

PAGE TV	VO
Date	
Updated	

Exporter/Customer	•	
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POST-EXPORT TOOLS: SHORT TERM	STRUCTURAL PRICE	TRANSACTION PRICE	LENDER REVENUE
LETTERS OF CREDIT	\$	\$	\$
Advising Fee			
Negotiating Fee			
Confirmation Fee			
Amendment Fee			
Discrepancy Fee			
Other:			
Other:		l	
Total			
DOCUMENTARY COLLECTION FEE			
Correspondent Bank:			
CREDIT INSURANCE			
1. Company:			
Deposit Premium			
Transaction Premium			
Rate per \$100 Invoice Amount:			
Type of Policy:			
2. Company:			
Deposit Premium			
Transaction Premium			
Rate per \$100 Invoice Amount:			
Type of Policy:			
FACTORING			
House:			
Factoring Guarantee Fee			
Factoring Transaction Fee			

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TRADE-T-SYSTEM <sup>SM</sup>
<b>Tool Box Price Sheet</b>
(Continued)

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PAGE THREE	
Date	_
Updated	
•	

Exporter/Customer: \_\_\_\_\_

POST-EXPORT TOOLS: MEDIUM TERM	STRUCTURAL PRICE	TRANSACTION PRICE	LENDER REVENUE
CREDIT INSURANCE POLICY  Ex-Im Bank Medium Term Premium  Country:  Rate per \$100 Invoice Amount:	\$	\$	\$
PAYMENT GUARANTEE: EX-IM BANK Guarantee Fee Country:			
STANDBY LETTER OF CREDIT  1. Bank: Rate:  2. Bank: Rate:			
FORFAITING  1. House:  Country:  Discount:  Fees:  Total			
2. House: Country: Discount: Fees: Total			
LEASING Company: Rate: Fees:			

## TRADE-T-SYSTEM<sup>SM</sup> Cost Analysis Sheet Short Term

Transaction Amt. S	\$
No. of Shipments	
Transaction No.	

Exporter/Customer:	
Importer/Buyer:	

#### **STRUCTURAL** COSTS

Yes good 1 1 Such

			EXPORTE	R COSTS	LENDER	REVENUE
			PRE	POST	PRE	POST
STRUCTURAL	Application Fees		\$	\$	\$	\$
COSTS	Working Capital Guara	ntee Fees	\$	\$	\$	\$
	Initial Term Exp. Date	e:	\$	\$	\$	\$
	Second Term Exp. D	ate:	\$	\$	\$	\$
	Loan Origination Fees		\$	\$	\$	\$
	Credit Insurance Depos	sit Premiums	\$	\$	\$	\$
	Factoring Guarantee Fe	ees	\$	\$	\$	\$
	Other Fees:		\$	\$	\$	\$
-	Total Structural Costs		\$	\$	\$	\$
	TOTAL (Pre + Post)		\$\$			
TRANSACTION	Letters of Credit Fee	:	\$	\$	\$	\$
COSTS	Documentary Collection Fee		\$	\$	\$	\$
Short Term	Credit Insurance Trans	\$	\$	\$	\$	
	Rate per \$100 Invoid	\$	\$	\$	\$	
	Factoring Transaction F	\$	\$	\$	\$	
	Loan Disbursement Fe	e	\$	\$	\$	\$
	Loan Interest Charges		\$	\$	\$	\$
	Other Fees:		\$	\$	\$	\$
	Total Transaction Costs			\$	\$	\$
	TOTAL (Pre + Post)	\$		\$		
SHIPMENT	Shipment Date	Amount				
ALLOCATION COSTS	1st	\$	\$	\$	\$	\$
			l .		1	]

#### **SHIPMENT ALLOCATION** COSTS

TOTAL (Pre + Post)		\$		\$	\$	
Shipment	Date	Amount				
1st		\$	_ \$	\$	\$	\$
2nd		\$	_  \$	\$	\$	\$
3rd		\$	_ \$	\$	\$	\$
Total Shipment Allocation Costs		ion Costs	\$	\\$	\\$	\\$
TOTAL (Pre + Post)		\$		\$		

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TRADE-T-SYSTEM<sup>SM</sup>
Cost Ratio Work Sheet



Total Structura	al Cost Amount
\$	
Period	То

	Exporte	r/Custom	ner:	<del></del>			. 3.104		10
		1		2	2		3	тот	AL
.	Transaction No.								
	Ship Date								
ΧI	PORTER COST								
		PRE	POST	PRE	POST	PRE	POST	PRE	POST
	Structural Cost Allocation	\$	\$	\$ <u>·</u>	\$	\$	\$	\$	\$
	TOTAL (Pre + Post)	\$		\$		\$		\$	
.[	Transaction Cost:								
	1st Shipment	\$	\$	\$	\$	\$	\$	\$	\$
	2nd Shipment	\$	\$	\$	\$	\$	\$	\$	\$
	3rd Shipment	\$	\$	\$	\$	\$	\$	\$	\$
	Total Trans, Costs	\$	\$	\$	\$	\$	\$	\$	\$
	TOTAL (Pre + Post)	\$		\$		\$		\$	
	Transaction Amt.	\$		\$		\$		\$	
	Structural Cost Ratio (C ÷ E)	%	%	%	%	%	%	%	9/
	Transaction Cost Ratio (D ÷ E)	%	%	%	%	%	%	%	9
	Total Cost Ratio (F + G)	%	%	%	%	%	%	%	9
	TOTAL (Pre + Post)		%		%		%		9
E	NDER REVENU	E							
	Structural Revenue	\$	\$	\$	\$	\$	\$	\$	\$
	Transaction Rev.	\$	\$	\$	\$	\$	\$	\$	\$
	Total Revenue	\$	\$	\$	\$	\$	\$	\$	\$
	TOTAL (Pre + Post)	\$		\$		\$		\$	
١.	TOTAL REVENUE RATIO (L ÷ E)		%		%			6	

Fig. 10

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## TRADE-T-SYSTEM<sup>SM</sup> Accepted Finance Plan

F		***		::
	Q€	٥n	ĕΕ	ľ
		٠,٠	•	٤.

Date Accepted	
Transaction No.	
Transaction Am	•

xporter/Customer:	
mporter/Buyer:	

	PRE-EXPORT	POST-EXPORT					
Purchase Order Documents							
TOOL: Action Steps			TOOL: Action Steps				
TOOL: Action Steps			TOOL: Action Steps				
LOAN AMOUNT: Action Steps	\$	\$	LOAN AMOUNT: Action Steps				
	SHIPMENT	DATE					
Shipment D	ocuments:						
EXPORTER/CUSTOMER FINANCIAL INFORMATION:							

F16.11

TRADE-T-SYSTEM<sup>™</sup> Actual Loan/Collateral Journal

0/

Exporter/Customer:

Guarantee Limit \$\_\_\_\_\_ Disbursement Rate \_\_\_\_\_ Period\_\_\_\_\_To\_\_\_\_

LOAN AMOUNT POST-EXPORT ACCOUNTS RECEIVABLE LOANS FINAL PAYMENT PYMT. CODE IMPORTER/ BUYER LOAN NO. DATE PRE-EXPORT WORKING CAPITAL LOANS LOAN AMOUNT FINAL PAYMENT LOAN NO. DATE 2nd 3rd 2nd Total Days Outstanding 3rd 2nd 181 Total Days Outstanding 18 Total Days Outstanding 3rd 1st Transaction No. Transaction No. Transaction No. Shipments: Shipments: Shipments:

## TRADE-T-SYSTEM<sup>SM</sup> **Actual Transaction Cost Review Sheet Short Term**

Transaction Amt. \$  No. of Shipments  Transaction No.		
No. of Shipments		
Transaction No.		

Exporter/Customer:	
mporter/Buyer:	

#### **STRUCTURAL** COSTS

Hann tung

Junit Turn إيا

COSTS

Medium Term

					R COSTS	<del></del>	LENDER REVENUE	
				PRE	POST	PRE	POST	
STRUCTURAL	Application	cation Fees			\$	\$	\$	
COSTS	Working Ca	pital Guara	intee Fees	\$	\$	\$	\$	
	Initial Ter	n Exp. Dat	te	\$	\$	\$	\$	
	Second T	erm Exp. [	Date	\$	\$	\$	\$	
	Loan Origin	Loan Origination Fees			\$	\$	\$	
	Credit Insur	ance Depo	sit Premiums	\$	\$	\$	\$	
	Factoring G	uarantee F	ees	\$	\$	\$	\$	
	Other Fees:			\$	\$	\$	\$	
	Total Structi	ıral Costs		\$	\$	\$	\$	
	TOTAL (Pre	+ Post)		\$		\$		
TRANSACTION	Credit Insurance Premium '			\$	\$	\$	\$	
COSTS	Ex-Im Payment Guarantee			\$	\$	\$	\$	
Medium Term	Standby Le	tters of Cre	edit	\$	\$	\$	\$	
	Forfaiting C	harge		\$	\$	\$	\$	
	Lending Fe	98		\$	\$	\$	\$	
	Promissory	Note Fees	3	\$	\$	\$	\$	
	Promissory	Note Disc	ount	\$	\$	\$	\$	
	Importer/Bu	yer Bill Ba	ck Charge (-)	(\$	) (\$	) (\$	) (\$	
	Total Trans	action Cos	ts	\$	\$	\$	. \$	
	TOTAL (Pre	+ Post)		\$		\$		
SHIPMENT	Shipment	Date	Amount					
ALLOCATION COSTS	1st		\$	\$	\$	\$	_ \$	
	2nd		\$	\$	\$	\$	\$	
	3rd		\$	\$	\$	\$	\$	
	7.1.101.				1	1	+	

#### SHIPMENT **ALLOCATION** COSTS

Total shipment allocation costs equal total transaction costs minus bill back charges.

**Total Shipment Allocation Costs** 

TOTAL (Pre + Post)

#### TRADE-T-SYSTEM<sup>SM</sup> **Actual Transaction Cost Review Sheet Medium Term**

Transaction Amt. \$
No. of Shipments
Transaction No.

Exporter/Customer:	
mporter/Buyer:	

#### **STRUCTURAL** COSTS

Ţ				EXPORTE	R COSTS	LENDER REVENUE		
				PRE	POST	PRE	POST	
STRUCTURAL	Application	Fees		\$	\$	\$	\$	
COSTS	Working Ca	pital Guara	intee Fees	\$	\$	\$	\$	
	Initial Term Exp. Date:			\$	\$	\$	\$	
	Second T	erm Exp. [	Date:	\$	\$	\$	\$	
	Loan Origin	ation Fees		\$	\$	\$	\$	
	Credit Insur	ance Depo	sit Premiums	\$	\$	\$	\$	
	Factoring G	uarantee F	ees	\$	\$	\$	\$	
	Other Fees:			\$	\$	\$	\$	
	Total Structu	ıral Costs		\$	\$	\$	\$	
	TOTAL (Pre	+ Post)		\$		\$		
TRANSACTION	Letters of Credit Fee			\$	\$	\$	\$	
COSTS	Documentary Collection Fee			\$	\$	\$	\$	
Short Term	Credit Insur	ance Trans	s. Premium	\$	\$	\$	\$	
	Rate per	\$100 Invoi	ce Amt:	\$	\$	\$	\$	
	Factoring Tr	ansaction	Fee	\$	\$	\$	\$	
	Loan Disbu	rsement Fe	e	\$	\$	\$	\$	
	Loan Intere	st Charges		\$	\$	\$	\$	
	Other Fees:			\$	\$	\$	\$	
	Total Transa	action Cost	S	\$	\$	\$	\$	
	TOTAL (Pre	+ Post)		\$		\$		
SHIPMENT ALLOCATION	Shipment	Date	Amount					
COSTS	1st		\$	\$	\$	\$	\$	
* *	2nd		\$	\$	\$	\$	\$	
	3rd		\$	\$	\$	\$	\$	

#### **SHIPMENT** ALLOCATION COSTS

Total shipment allocation costs equal total transaction costs.

**Total Shipment Allocation Costs** 

TOTAL (Pre + Post)

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## TRADE-T-SYSTEM<sup>SM</sup> Actual Cost Ratio Comparison Sheet

Total Structural Cost Amount
\$
Period To

Exporter/Customer:

		1	2	TOTAL	TOTAL
А. В.	Transaction No. Ship Date	-		ACTUAL COSTS AND REVENUE	VIRTUAL COSTS AND REVENUE (Cost Ratio Work Sheet)

### **EXPORTER COST**

		PRE	POST	PRE	POST	PRE	POST	PRE	POST
C.	Structural Cost Allocation	\$	\$	\$	\$	\$	\$	\$	\$
	TOTAL (Pre + Post)	\$		\$	·	\$	·	s	
D.	Transaction Cost:							Ψ	
	1st Shipment	\$	\$	\$	\$	s	S	\$.	\$
	2nd Shipment	\$	\$	\$	\$	\$	s	\$	
	3rd Shipment	\$	\$	\$	\$	\$	S	T	\$
	Total Trans. Costs	\$	\$	\$	\$	\$		\$	\$
	TOTAL (Pre + Post)			\$	Ψ	\$	\$	\$ \$_	\$
E.	Transaction Amt.			\$		\$		\$	
F.	Structural Cost Ratio (C + E)	%	%	%	%	%			
G.	Transaction Cost Ratio (D ÷ E)	%	%	%	%	-		70	%
Н.	Total Cost Ratio , (F + G)	%	%	%		%	%	, ,	%
ı. [	TOTAL (Pre + Post)		%		%		% %	%	%

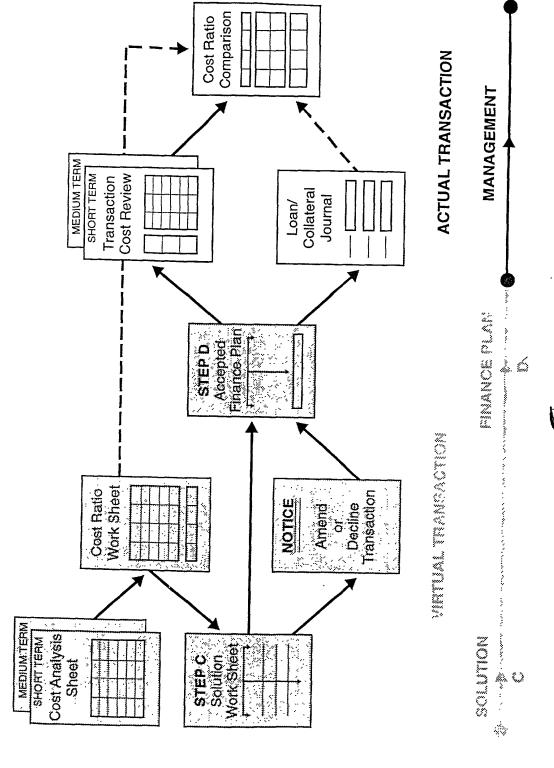
### **LENDER REVENUE**

J. K.	Structural Revenue Transaction Rev.	\$ \$	\$ \$	\$ \$	\$ \$	\$	\$	\$	\$	
	Total Revenue	\$	\$	\$	\$	\$	\$	\$ \$	\$	-
	TOTAL (Pre + Post)	\$		\$		\$		\$		1
	TOTAL REVENUE RATIO (L ÷ E)		%		%		%		%	1
ı	TIATIO (L+E)		%		%		%		9	6

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TRADE-T-SYSTEM®M
Actual Transaction Flow Chart



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